

The News of the Home Builders Association of West Florida

CORNERSTONE

March 2015

**A-1 Hurricane Fence:
A Pioneering NASCAR
Family Business** page 8

**Nearly Half of
Young Millennials
Boomerang** page 6

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CORNERSTONE

*The official magazine of the
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Home Builders Association of West Florida

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CORNERSTONE



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Impact Fees Renewal Rears Its Ugly Head in Santa Rosa County

Santa Rosa County Commissioners are evaluating whether to reinstate impact fees on new residential and commercial construction. The Commissioners have been very fair to the housing industry, especially during the downturn. They are well meaning, but they need to find a better solution than taxing the one industry that is providing jobs in a delicate housing market.

Impact fees are additional taxes on new construction that is passed on to the consumer. In an effort to make the "other guy" pay for all the needs and wants of our communities, impact fees have been imposed for everything from schools and roads to art museums and helicopters across Florida. These new taxes add thousands of dollars more to the cost of a new home.

Some say that "growth does not pay its fair share," that these taxes are simply paying for the impact new homes have on the community. Blindly, these folks would also have the public believe that impact fees will solve all of their "wants."

Inherent in the cost of a new home is the cost of the road it is built on, the property tax that has been paid on the home site, the sales tax paid for the material to build the home, the fees and taxes to build and buy the home, and ultimately the property tax and millage fee charged on that home forever more.

Unfortunately, each time an impact fee is either imposed or increased, local governments effectively squeeze out hundreds of people from qualifying for a home. The "other guy" quickly becomes you, your children or your grandchildren. Now is the time for you to contact the Santa Rosa County Commissioners and let them know that solutions to challenges of the past will not be found in one solution.

It's everyone's responsibility to provide for parks, schools, roads and law enforcement. There's simply no free lunch. Perhaps that means broadening the tax base to help ensure each resident pays his fair share — not just new home buyers.

President's Message



SHELBY JOHNSON



Edwin Henry, of Henry Company Homes, addresses that Santa Rosa County Commission telling them the housing industry is important to the area's economy and not to put an additional burden on homebuyers.

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Home Builders Association... Top Posts

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UPCOMING EVENTS,
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Nearly Half of Young Millennials Boomerang

BY JOSH MILLER, NAHB EYE ON THE ECONOMY

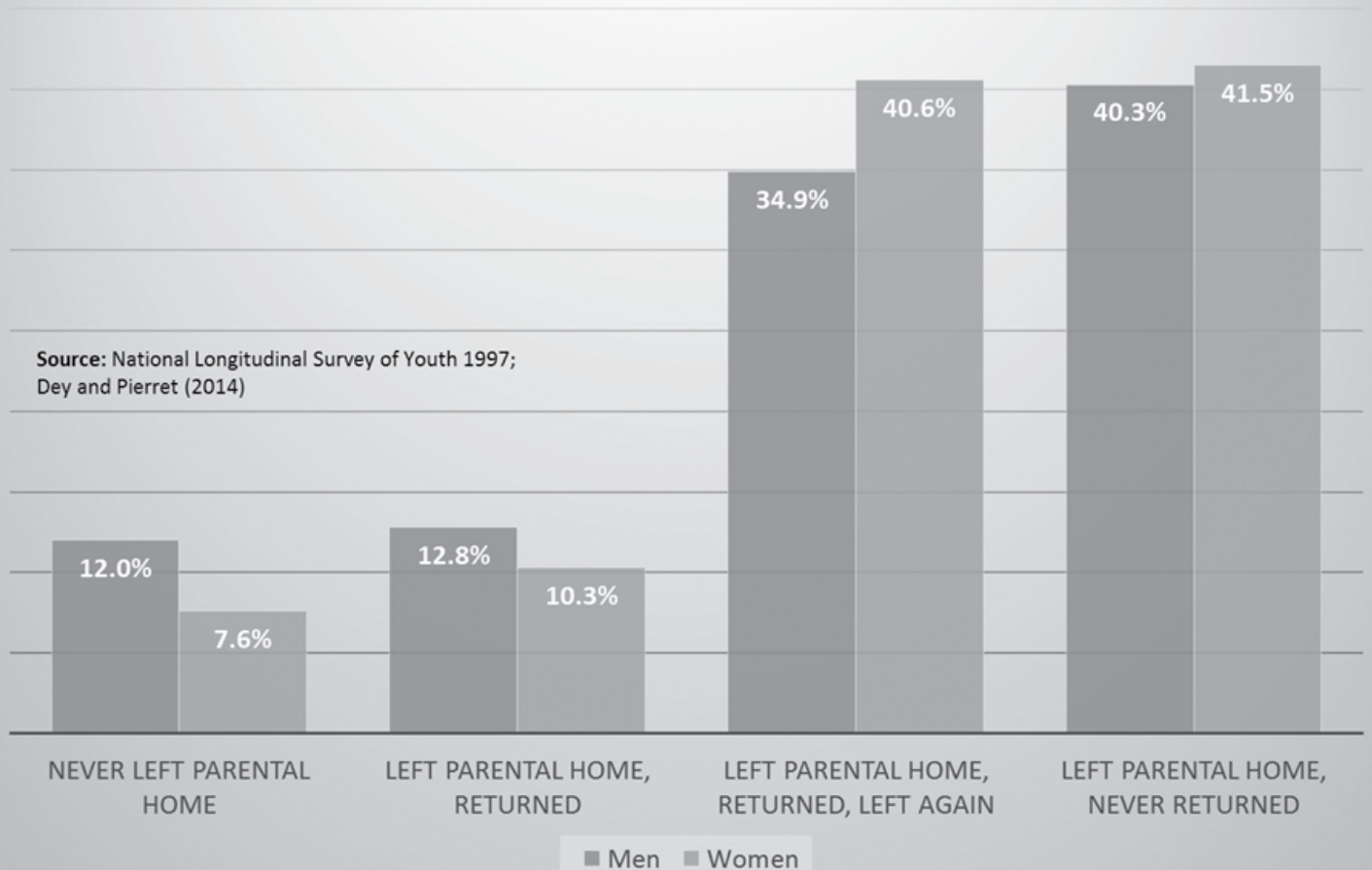
Recent analysis of a survey of a segment of millennials, those born between 1980 and 1984, found that 90% moved out of their parents' household by age 27. Of those moving out, however, over 50% returned. This return is sometimes referred as "Boomeranging," moving out of a parental home and back. This experience has implications for household formation that are at this point unknown but worth exploring.

BLS research by Judith Dey and Charles Pierret takes a step in furthering our understanding of boomerang households. The authors use data from the National Longitudinal Study of Youth 1997 (NLSY97) to examine differences in the return to the parental home by gender, educational attainment, and parental household income. The NLSY97 is a panel survey of a nationally representative sample of nearly 9,000 youths. The youth were surveyed on an annual basis from 1997 through young adulthood.

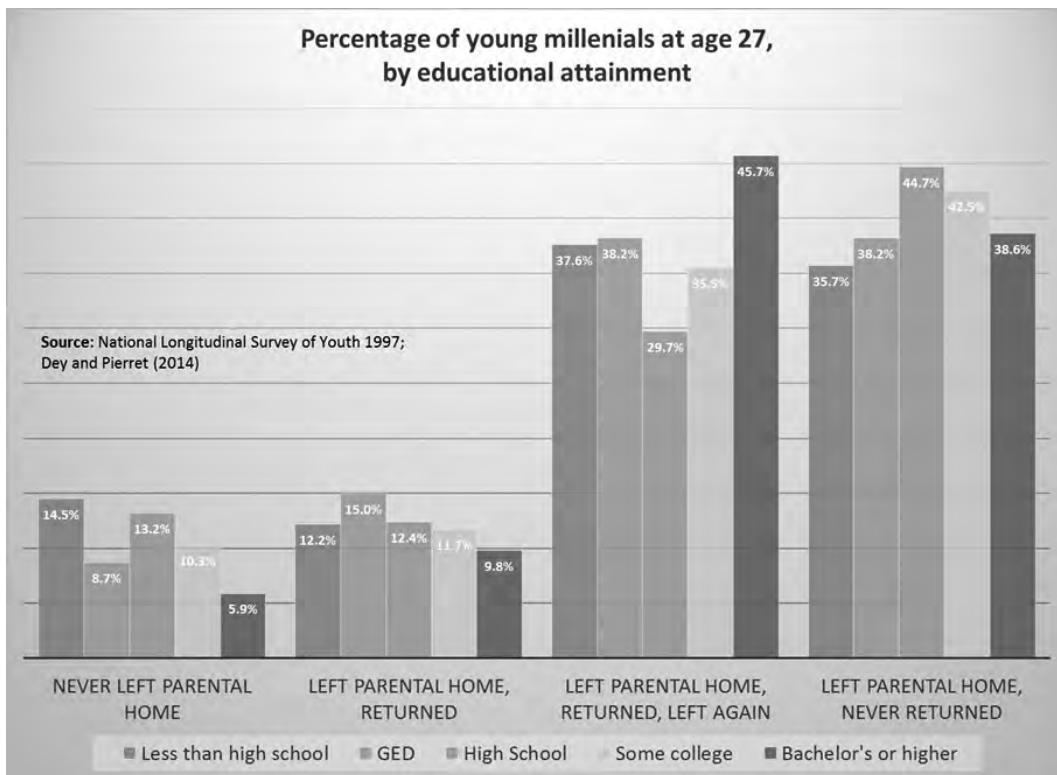
The analysis of Dey and Pierret reveals that the share of women returning to the parental home (50.9%) is slightly higher than the share of men returning to the parental home (47.7%). There are, however, two important considerations. The first is that men are less likely to leave the parental home in the first place. For men, 12% never left the parental home, whereas 7.6% of women never left the parental home. Secondly, although women are more likely to boomerang, they are also more likely to leave again.

Another interesting result from the research is that nearly one in four men born between 1980 and 1984 lived at the parental home at age 27. For women, the share of women born between 1980 and 1984 living at the parental home at age 27 was lower at 18.9%. One plausible explanation for the observed differences by gender is the persistent difference in age at first marriage by gender. Marriage is often a critical component of household formation and leaving the parental home. The median age at first marriage has increased steadily for men and women since the 1960s, however, the median

Percentage of young millennials at 27,
by gender



Percentage of young millennials at age 27, by educational attainment



largely driven by the large share (42.9%) that leave the parental home, return, and leave again. Those in the second lowest quartile of parental household income had the lowest share returning to the parental home at 44.7%. The bottom half of the income distribution, however, had a higher share that never left parental home in the first place.

Although this age group is delaying household formation, millennials represent a key demographic for the housing market. Several attitudinal surveys show that the desire to own a home remains strong for millennials despite coming of age during the Great Recession. Understanding the make-up of those that return home could shed light on the timing of the release of this pent-up demand for housing.

age at first marriage for men is about 2 years older than the median age at first marriage for women.

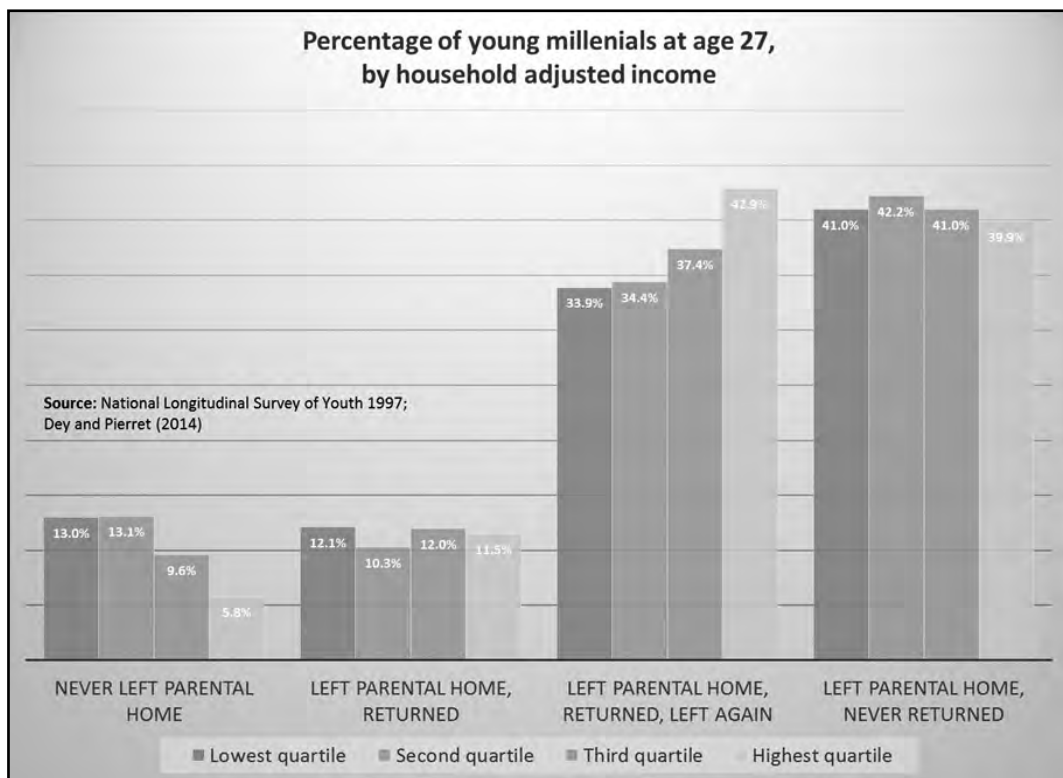
In terms of leaving the parental home and educational attainment, the study reveals differences but no clear relationship. Instead, those born between 1980 and 1984 with a Bachelor's or higher had the highest share returning to the parental home at 55.5%. This was largely driven by the large share (45.7%) with Bachelor's or higher that leave the parental home, return, and leave again. An example of this could be a millennial graduating and living at home for a short period of time while looking for employment and leaving again.

Those in born between 1980 and 1984 with a high school degree had the lowest share returning to the parental home at 42.1%. This group also had the highest share that left the parental home and never returned (44.7%).

In terms of returning to the parental home and parental household income, the study reveals differences and a positive association between the two. Those parents in the top half of the income distribution experienced a higher occurrence of boomerang children than those in the bottom half. Those in the highest quartile had the highest share returning home at 54.4%. Again, this was

If anything, the study by Dey and Pierret show that many who return to the parental home leave again. Those leaving again tend to be educated and from the highest income distribution. Thus the data may indicate that while these individuals delay in terms of achieving typical life milestones, the combination of resources and education, plus typical housing preferences, suggest growing housing demand in the years ahead.

Percentage of young millennials at age 27, by household adjusted income



From Pioneering NASCAR Winning Roots to Building Fences, The Rollins Family's Proud Family Tradition Is Running Strong

BY AMANDA GEROW



Amanda Gerow, a junior at the University of West Florida, is currently majoring in Journalism and minoring in Political Science. A Pensacola native, Amanda is working to build her professional career within the area.

“We deal with each customer on an individual basis ... they look to us to tell them what’s the best.”

MONTE ROLLINS

Running a business means early morning openings; late nights of paperwork, and countless hours spent working towards a brighter and more fortunate future. For Monty and Tommy Rollins, this holds especially true. After over fifty years of operation, A-1 Hurricane Fence still holds strong to being the best at what they do while always keeping family in focus.

Lloyd George Rollins, known to many as Shorty, began A-1 Hurricane Fence after making his mark in the racing industry. He won the very first Inaugural Qualifier held at the Daytona Speedway, as well as the first stock-car race. Shorty was the first NASCAR Rookie of the Year in 1958.

Shorty and his family were originally from Texas, but after his racing days ended, they moved their lives to Pensacola. A friend of Shorty’s worked for a fencing business in Texas, and he helped lead the Rollins family to the fencing industry.

After living a life of travel and racing, it was time to find a new outlet to provide for his family. In 1959, Shorty opened A-1 Hurricane Fence on Pottery Plant Road, which is now Fairfield.

Today, the company has grown from its’ original standings and is now located on Massachusetts Avenue. With experienced installation crews and over 200,000 fences installed in the area, it is not hard to see that greatness has grown from humble beginnings. Brothers Monty and Tommy Rollins took over the business after the passing of their father. When asked what really drives them to keep going, Monty said, “It’s about making a living, but just it being my dad’s business makes it special.”

Services include everything from commercial chain link to decorative aluminum. The family owned and operated business prides itself on being the best. The quality crews that work for the company are well trained, and in turn work hard to make sure that each job receives quality installations.

“Make sure to deal with a reputable contractor,” Monty said when speaking of advice for the general public. A-1 Hurricane Fence insures



From left, Tommy and Monte Rollins, of A-1 Hurricane Fence, continue the family tradition of building over 200,000 quality fences.

client property during construction and all employees are bonded. This means they have the certificates for workers’ compensation that will keep homeowners safe should any issues arrive. Ultimately, the brothers agree that homeowners should always know whom they are dealing with before business begins.

A-1 Hurricane Fence knows it’s business and is public. They still play by the old school rules where they always try to do what they say and help the customer.

“You’re not a number when you come here,” Monty said, “We deal with each customer on an individual basis...they look to us to tell them what’s the best.”

A-1 Hurricane Fence is a trusted source when it comes to the area. They do the work for multiple reputable businesses. By being a reputable business, they have figured out the dependable client in the area.

The business holds its customers in high regard. They are straightforward from the beginning and expect that from all clients. Clients go through a qualifying process in the beginning. However, Monty sticks to the saying that “most people are good people.”

After over fifty years in business, it’s obvious that A-1 Hurricane Fence and the family behind it let the work speak for itself. Family and the drive for a better future started the business, and family and the same drive keep it going today.

HBA SPRING GOLF CLASSIC

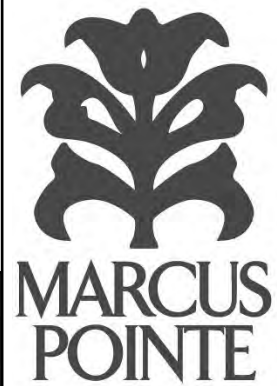
Thursday, March 26th at Marcus Pointe Golf Club

12:00 p.m. Registration

1:00 p.m. Tee-Off

Prizes, Contests, Great Food and Fun

The HBA's Golf Committee, led by David Redmond of Supreme Lending, is working hard to bring you a fantastic golf tournament at Marcus Pointe Golf Club. Be on the lookout for your opportunity to register or sponsor this event, with a mailing and email from the HBA, in the near future.



Above: HBA Golf Committee from right, Alex D'Amico of All Risk Insurance; Chair David Redmond of Supreme Lending; HBA's Vicki Pelletier; Gus Uebelsteadt of Sherwin Williams; Wayne Blalock of United Lighting; Rosa Roberts of University Lending Group; Carmen Handrahan of Beach Community Mortgage; Larry Pursell of Hancock Bank and Carlin Bennett of ProBuild.



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April 2015

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HBA February Membership Meeting Highlights



Pensacola Energy hosted a fantastic membership networking meeting at its meeting room where Culinary Productions prepared magnificent food. Special thanks to Don Suarez and Jill Grove and the team from Pensacola Energy for your spectacular work on this event.



THANKS TO CORT FURNITURE, THE HBA HAS A NEW LOBBY COMPLETE WITH COMFORTABLE FURNITURE. FROM LEFT, HBA'S VICKI PELLETIER, AND CORT'S JULIE JONES AND NATE SPITSBERGEN.

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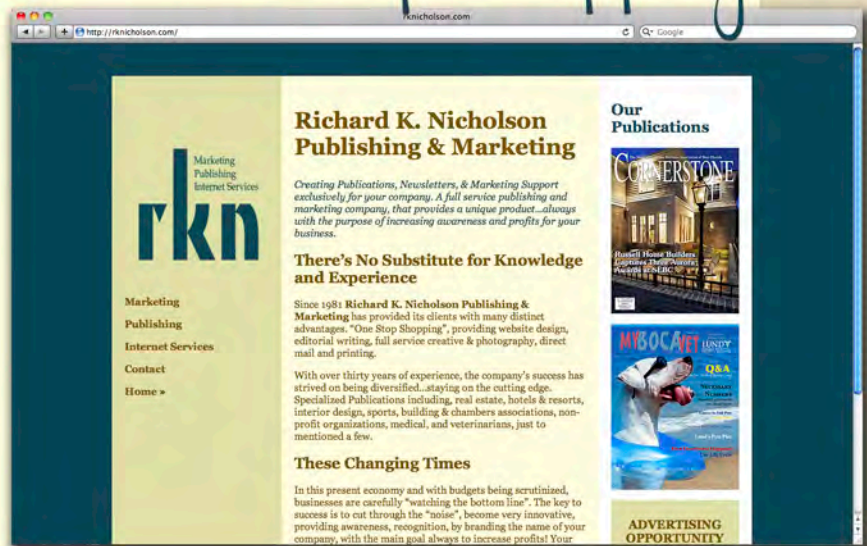
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NAHB Keeps the Wheels Turning

A strong housing industry is key to our nation's economic recovery. And when lawmakers and bureaucrats try to chip away at your profits with wrong-headed or just plain expensive rules, NAHB is here to make sure that you aren't regulated out of business.

Here's what we've been working on so far this year.

These dollar values represent the **savings per housing start** a typical builder will see as a result of select NAHB advocacy victories in 2014. Some members will experience more of these benefits than others, depending on location and market segment.

Learn more at valueofnabh.org

\$1,281

Farm Bill generates additional home building and remodeling.

\$669

EPA drops post-construction stormwater rule.

\$813

U.S. Supreme Court Clean Air Act ruling benefits multifamily builders.

\$1,477

Keeping costly provisions out of building codes saves construction costs.

\$1,132

Homeowner Flood Insurance Affordability Act saves business for builders and remodelers.



Folkers Window Company

In 1972 Folkers Window Company began serving the Gulf Coast with the installation of replacement windows. Over the years our product line has grown to include a wide variety of exterior home improvements including hurricane shutters, exterior doors and patio enclosures. Our commitment to our customers and community continues to grow as well. We offer quality home improvement products and services with guaranteed installation and service after the sale. Let us show you why we are "The Folks You Can Trust."

The owners of Folkers Window Company consist of three armed services veterans, including a retired Army and Iraq War combat soldier, a Marine combat veteran and a US Navy sailor. The training, discipline and attention to detail gained from the Armed Forces is applied to the business, further supporting the objective of offering the highest quality craftsmanship and customer service.

Our mission is to provide our customers and neighbors with superior levels of customer satisfaction through project excellence. In addition, we strive to ensure that our team members are treated with respect and provided a safe work environment. Lastly, the company and its team members are in a unique position to act as good corporate citizens.

We are proud to be licensed professionals in the states, counties and cities we serve. Before we begin work on a project, we make sure that all building permits and occupational license requirements have been met. We are bonded and insured. If you are considering a remodeling project, make sure you're working with a properly licensed and insured contractor like Folkers. Folkers provides services to the Gulf Coast Area Counties including Mobile, Baldwin, Escambia, Santa Rosa, Okaloosa, Walton, Bay, Washington counties and more.

The Folkers team is interested in being involved in the communities we serve and enhancing the name of the contracting industry in the markets we serve.

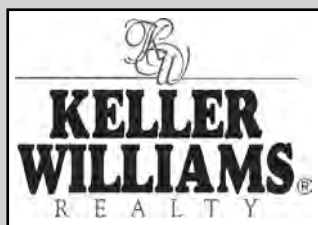
My personal interest consist of spending time with my two teenaged children, fishing, camping and most other outdoor activities.

Kip Robinson



Folkers Window Company
5030 Commerce Park Circle
Pensacola, FL 32505
850-477-1772

Jennifer Hubbell



Keller Williams Realty Gulf Coast
800 Langley Ave, Pensacola, FL 32504
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We are a full service Real Estate Company. Created as a grand experiment, Keller Williams operates on the premise that if the company focuses all its resources on building its agents' businesses, the agents in turn will build the company beyond all expectations. With that philosophy, we are reshaping the global industry landscape. Today, more than 110,000 associates and nearly 700 market centers across the globe are affiliated with Keller Williams.

Our perspective is that real estate is a local business driven by individual associates and their presence within their communities. It's a perspective that stems from our deep conviction that the agent, not the company, is the brand that matters most. Our primary role is to help agents grow their own businesses – beyond simply selling real estate. That's why we stand behind our agents, not in front of them.

There's a reason why *Entrepreneur* magazine recently ranked Keller Williams as the No. 1 real estate franchise, and why we were the only major real estate franchise company to report an increase in both the number of associates and the number of closed transactions for both the 2011 REAL Trends 500 and the RISMedia Power Broker Reports.

Italiano Insurance

Italiano insurance is a full service insurance agency which has been in business for more than 50 years specializing in commercial insurance. We offered general liability, workers comp, commercial auto, and builders risk policy to contractors. Italiano Insurance was established in 1960 by Nelson A. Italiano and has grown into a thriving, full service agency.

Italiano Insurance boasts a staff of 31 insurance professionals with a combined total of 550 years of experience in the insurance industry. The Italiano team is dedicated to providing the individual attention that every client deserves.

Should you need information in connection with any type of insurance coverage, please do not hesitate to call us. I am prepared to provide you with a no-cost, no-obligation review and comparison of your insurance. Restaurants, Country Clubs, Resorts and waterfront properties are just a few of our specialties.

Our mission at Italiano Insurance Services is committed to the expansion of its client base through family-style, personalized service, a highly trained and motivated staff, and the newest technology advances available. Italiano Insurance Services is expanding its risk management to select markets and will become one of the most efficient and profitable insurance agencies on the Gulf Coast.

I have been a member of the Home Builders Association for over 10 years. It's a great way to meet people, make friends and it helps build strong business relationships.

Some of my favorite things to do here on the coast are going to the beach, boating, diving, snorkeling and spending time with family and friends.

Shelia Billingham



Italiano Insurance Services
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Simply Blinds

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When I'm not involved in my business, I enjoy getting out and doing some fishing, enjoying some sports activities and breaking away to do some camping.

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When I'm away from the office I enjoy spending time with my family, hunting, fishing and Auburn Football.

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Stephen Moorhead



Angela Lane



Gulf Winds FCU

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In my spare time I enjoy family time, biking and hiking at UWF, getting in some baking and cooking time are all activities I have a passion for.

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SENATOR SEEKS TO ELIMINATE BURDENSOME DRI PROGRAM

CONTRIBUTED BY: SENATOR WILTON SIMPSON

As history has so often shown, government programs, once created, can be very difficult to terminate no matter how costly, ineffective or duplicative they may be.

The Development of Regional Impact (DRI) program, originally enacted as an interim growth management measure intended to be replaced by comprehensive planning and permitting programs, is one such program. The DRI program has tenaciously clung to life despite repeated attempts to eliminate it, never mind that those intended successor programs were enacted long ago. Since 1980, five blue ribbon commissions have examined Florida's growth management scheme and each commission issued an increasingly strong recommendation that the DRI program be scaled back, culminating in the Growth Management Study Commission's (2001) opinion that the program should be completely repealed and replaced. Let's examine the comprehensive planning program and the DRI program and see why.

Almost thirty years ago, the Florida Legislature passed the landmark Growth Management Act of 1985 that required every city and county to create a "blueprint," or comprehensive plan, for growth. This plan maps out future roads, neighborhoods, parks, schools, commercial and industrial centers and water and sewer facilities. New development must either conform to the existing comprehensive plan or seek an amendment to the plan. State law requires three public hearings to be held during the comprehensive plan amendment process (one before the local planning board and two before the city or county commission) and provides two opportunities for state agencies, regional planning councils and neighboring local governments to review the proposed plan amendment and voice any concerns, including concerns about extra-jurisdictional impacts and impacts on significant regional resources or facilities.

The DRI program creates another layer of bureaucracy on top of the comprehensive planning program to look at the exact same issues. However, the DRI program is controlled by a regional planning council rather than the permitting local government, moves at a much slower pace and only

results in an advisory recommendation - a recommendation that the host local government has legal authority to completely ignore. The DRI program selects projects for this additional review by coupling very specific (and arbitrary) statutory and administrative thresholds with an ever-expanding list of statutory exemptions. For example, under current law 243, cities and eight large counties are exempted from the DRI process. Contrary to the conventional wisdom, the DRI program may actually worsen environmental problems. Developers, anxious to avoid bureaucratic red tape and costly delays, plan their projects to slide just under the statutory thresholds, leading to a proliferation of smaller, uncoordinated developments spread over a larger area rather than one dense development that would encourage internal vehicle trip capture. Furthermore, some of the project types targeted by the DRI program are exactly those projects best able to combat urban sprawl, including mixed-use, transit-oriented developments.

Defenders of the DRI program claim that it provides the only venue for neighboring jurisdictions to raise their concerns about extra-jurisdictional impacts. But that is not true. As discussed above, the comprehensive plan amendment process provides opportunities for adjoining local governments, the regional planning council and state agencies to raise their concerns to both the host local government and later to the state land planning agency. In addition, current law, outside and unaffected by the DRI statute, requires every local government to have adopted an Intergovernmental Coordination Element (ICE) into its comprehensive plan. Through their adopted ICE, local governments are required to consider the effects of development that they permit "upon the development of adjacent municipalities, the county, and adjacent counties." The ICE is required to provide procedures for identifying and implementing joint planning areas and provide for a dispute resolution process for bringing intergovernmental disputes to closure in a timely manner. Importantly, the ICE also mandates that local governments formalize inter local agreements with each other. These agreements are designed to lay out how the local governments will mutually address the extra-jurisdictional impacts of development.



Senator Wilton Simpson

Finally, transferring the review of comprehensive plan amendments related to DRI-sized projects from the Expedited State Review Process to the State Coordinated Review Process provides for a more lengthy and thorough review period. It requires the state land planning agency to coordinate the various agency reviews and comments and to issue a formal written report to the host local government. This is the same process that other comprehensive plan amendments related to large scale developments (such as sector plans and rural land stewardship areas) are required to undergo, and provides a more appropriate level of review for DRI-sized projects.

In sum, my proposal promotes anti-sprawl development, maintains environmental safeguards, and eliminates duplicative bureaucratic reviews by eliminating the DRI program and transferring review of DRI-sized projects to the more comprehensive State Coordinated Review Process. Eliminating the DRI review process will avoid costly delays and remove regulatory barriers that discourage projects most likely to apply smart growth policies. Under current law, DRI-sized projects must first undergo the DRI review process, then the comprehensive plan amendment process and finally the permitting process. Growth is going to occur in Florida, and the Legislature is committed to ensuring a system exists to promote growth in a rational and well-designed manner which protects the environment. I hope the other members of the Legislature and the Governor support me in eliminating this unnecessary and burdensome program.



From left Green Building Council Chair Jeff Hatch of Gulf Power, welcomed the team from Doodlebuggers Service Network including owners Tom and Tonia LaMontagne and customer representative Will Clause. Tom gave an informative presentation on Mold inspections and mold testing to identifying indoor mold problems. Tom is a Florida licensed Mold Assessor # MRSA1710, a Florida licensed Mold Remediator # MRSR1042, a NADCA (National Air Duct Cleaners Association) Air Systems Cleaning Specialist (ASCS), Certified Indoor Environmental Consultant (CIEC) # 0703110, a Certified Mold Remediator Supervisor (CMRS) #0703102 through the ACAC (American Council for Accredited Certification) and a Certified Building Science Thermographer (26506).



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